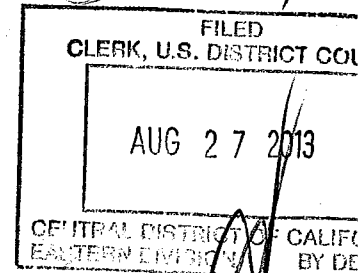
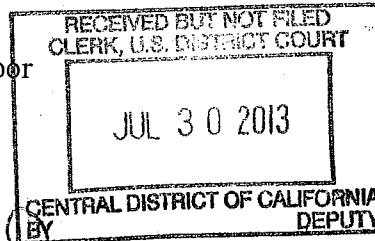


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Attorneys for Plaintiff
CVS PHARMACY, INC., a Rhode Island
corporation



UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

CVS PHARMACY, INC., a Rhode Island
corporation,

Plaintiff,

v.

STEVEN GINCIG, D.C.M. &
ASSOCIATES, LLC, a California limited
liability company and DOES 1-10,

Defendants.

No. CV12-07000 JGB (AGRx)

[Proposed] JUDGMENT UNDER SEAL AND
PERMANENT INJUNCTION PURSUANT
TO STIPULATION

Date complaint filed: August 14, 2012

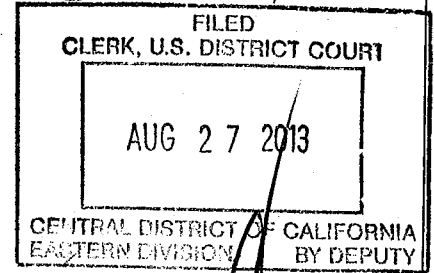
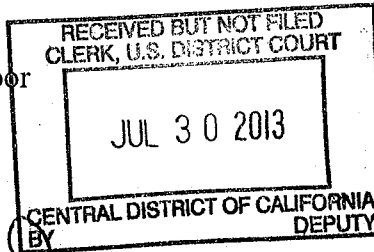
Pre-Trial Conference: October 7, 2013
Trial date: October 29, 2013

In accordance with the terms of the written Stipulation for Entry of Judgment Under Seal and Permanent Injunction entered into between plaintiff CVS PHARMACY, INC. ("CVS" or "Plaintiff") and defendants STEVEN GINCIG ("GINCIG") and D.C.M. & ASSOCIATES, LLC ("DCM") (GINCIG and DCM will be collectively referred to hereinafter as "Defendants") filed with this Court on July __, 2013 (the "Stipulation"), and good cause appearing therefore,

IT IS ORDERED AND ADJUDGED that plaintiff CVS PHARMACY, INC. shall have Judgment against and shall recover jointly from defendants STEVEN GINCIG and D.C.M. & ASSOCIATES, LLC monetary damages in the amount of \$915,944.80 pursuant to CVS' causes of action for fraud and conversion plead in CVS' Complaint filed in this action. Th

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 CVS PHARMACY, INC., a Rhode Island
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UNITED STATES DISTRICT COURT
 CENTRAL DISTRICT OF CALIFORNIA

CVS PHARMACY, INC., a Rhode Island
 corporation,

Plaintiff,

v.

STEVEN GINCIG, D.C.M. &
 ASSOCIATES, LLC, a California limited
 liability company and DOES 1-10,

Defendants.

No. CV12-07000 JGB (AGR_x)

[Proposed] JUDGMENT UNDER SEAL AND
 PERMANENT INJUNCTION PURSUANT
 TO STIPULATION

Date complaint filed: August 14, 2012

Pre-Trial Conference: October 7, 2013
 Trial date: October 29, 2013

In accordance with the terms of the written Stipulation for Entry of Judgment Under Seal and Permanent Injunction entered into between plaintiff CVS PHARMACY, INC. ("CVS" or "Plaintiff") and defendants STEVEN GINCIG ("GINCIG") and D.C.M. & ASSOCIATES, LLC ("DCM") (GINCIG and DCM will be collectively referred to hereinafter as "Defendants") filed with this Court on July __, 2013 (the "Stipulation"), and good cause appearing therefore,

IT IS ORDERED AND ADJUDGED that plaintiff CVS PHARMACY, INC. shall have Judgment against and shall recover jointly from defendants STEVEN GINCIG and D.C.M. & ASSOCIATES, LLC monetary damages in the amount of \$915,944.80 pursuant to CVS' causes of action for fraud and conversion plead in CVS' Complaint filed in this action. The

1 above set forth sums shall accrue interest at ten (10) percent per annum from the date of any
2 uncured breach in the payment terms contained in Paragraph 1 of the Stipulation until the
3 Judgment is paid in full. The Court shall retain jurisdiction over this action and the performance
4 of the Stipulation until the parties have completed full performance of the Stipulation or the
5 Judgment is satisfied in full, whichever occurs first.

6 IT IS FURTHER ORDERED AND ADJUDGED, pursuant to the terms of the
7 Stipulation reached between the parties and by order of this Court, that this Judgment shall be
8 filed under seal pursuant to the Court's inherent supervisory powers over the Court's records and
9 files and shall not be unsealed or collected or enforced by Plaintiff in any way unless and until
10 Defendants have committed an uncured default in any of the payment obligations set forth in
11 Paragraph 1 of the Stipulation or a breach of the permanent injunction provisions set forth
12 immediately below. Any party to this case may request that the Judgment be unsealed by the
13 Court and Plaintiff shall be allowed to pursue collection and enforcement of the Judgment based
14 on any of the following: 1) further written agreement by the parties; 2) an *Ex Parte* Application
15 filed by CVS supported by a Declaration under penalty of perjury; or 3) a noticed motion filed by
16 CVS. In the event that Defendants fail to comply fully and timely with any of the payment
17 provisions of Paragraph 1 of the Stipulation, within thirty (30) days from the date of the sending
18 of written notice, sent via overnight mail to GINCIG at both his addresses of 2801 Ocean Park
19 Blvd., Suite 246, Santa Monica, CA 90405 and 2665 30th Street, #102, Santa Monica, CA 90405
20 of any such delinquency, or Defendants' uncured breach of any of the provisions of the
21 permanent injunction provisions set forth in the Paragraph immediately below, after Plaintiff has
22 sent a draft of its proposed *ex parte* application or motion to unseal the Judgment based on breach
23 of the permanent injunction to GINCIG by overnight mail at the notice address set forth in
24 Paragraph 4 of the Stipulation at least ten (10) days before filing the *ex parte* application or
25 motion with the court and the breach remains uncured, Plaintiff shall have the right to unseal and
26 to collect on and enforce this Judgment against Defendants.

27 IT IS FURTHER ORDERED AND ADJUDGED that the Court, after entering an
28 Order Granting Preliminary Injunction in this Action against Defendants on September 13, 2012

(“Preliminary Injunction”), and based upon the Stipulation of the parties for entry of a permanent injunction against Defendants, hereby enters a permanent injunction in favor of Plaintiff and against defendants STEVEN GINCIG and D.C.M. & ASSOCIATES, LLC pursuant to which defendants STEVEN GINCIG and D.C.M. & ASSOCIATES, LLC, and their officers, directors, members, shareholders, affiliated companies, partners, beneficiaries, agents, attorneys, contractors, subcontractors, consultants, legal and personal representatives, employees, and fictitious names, including, but not limited to “Peter Ryan”, “Thomas E. Darton”, “Premier Financial Recoveries”, “Premier Financial Recovery Services”, and/or “Darton, Cheswick & Martin” are hereby permanently enjoined and restrained from the following:

1. Interfering with CVS and/or any of its agents, representatives, contractors, employees, and/or attorneys from collecting any monies from the Vendors identified in Exhibit “A” to this Judgment;

2. Corresponding verbally or in writing with any of the Vendors concerning CVS and/or the Vendor Debit Balances identified in Exhibit “A”;

3. Collecting or attempting to collect any further Vendor Debit Balances, identified on Exhibit “A”, or any other monies owing to CVS from the Vendors identified in Exhibit “A” or any other third parties.

4. Retaining possession of any portion of any monies owing to CVS collected from the Vendors identified in Exhibit “A”; and

5. Using CVS’ name or likeness in any of their debt collection efforts or marketing or promotional materials.

IT IS FURTHER ORDERED AND ADJUDGED that the Court makes the following findings of fact and law based upon the Stipulation entered into between Plaintiff and Defendants and in support of this Judgment:

1. As CVS’ retained collection agent on the CVS Accounts who collected monies from third parties for CVS’ benefit, Defendants stood in a fiduciary relationship with CVS.

2. In the context of trying to secure CVS' business and the right to collect on the CVS Accounts, Defendants represented in writing to CVS on June 17, 2009, and subsequent dates, that:

(a) Defendants had a 75-90% success ratio relating to the collection of unpaid accounts, and

(b) Defendants had team managers and a staff of highly experienced and successful negotiators with a wealth of experience resolving hundreds of thousands of debit balances over the past 35 years. (A true and correct copy of the June 17, 2009 e-mail is attached hereto as **Exhibit "B."**);

3. At the time Defendants made the representations set forth in Paragraph 2(b), above, Defendants knew each of these representations were false.

4. In truth: 1) Defendants' success ratio working on the CVS Accounts was below 75-90% at the time of termination and 2) Defendants did not have a team or staff of highly experienced and successful negotiators with a wealth of experience, but rather GINCIG was Defendants' only employee who handled all the collection efforts on the CVS Accounts, using several aliases including, but not limited to, "Peter Ryan," "Thomas Darton," "Premier Financial Recoveries," and "Darton, Cheswick and Martin."

5. In making the false representations set forth in Paragraph 2, above, Defendants intended to deceive CVS and cause CVS to hire Defendants to collect the CVS Accounts.

6. CVS relied on each of Defendants' false representations set forth in Paragraph 2, above, in making its decision to retain Defendants and to transfer to Defendants the CVS Accounts for collection; CVS would not have hired Defendants but for their false representations.

7. CVS' reliance on Defendants' false representations set forth in Paragraph 2, above, was justifiable given Defendants' superior knowledge and experience with the debt collection industry as compared to CVS' limited knowledge of the industry and CVS had no reason to know that any of Defendants' representations were false.

1 8. As a direct and proximate result of the Defendants' fraudulent
2 misrepresentations, CVS suffered damages in the amount of \$915,944.80, which represents the
3 monies owing to CVS pursuant to the CVS Accounts.

4 9. Defendants collected \$915,944.80 on various CVS Accounts, the entire
5 amount of which belongs to CVS, which Defendants never paid to CVS nor accounted for to CVS
6 prior to CVS' filing of this Action ("the Converted Monies").

7 10. Defendants deposited all of the Converted Monies in their bank accounts,
8 using all of the Converted Monies for their own purposes, and no longer have any of the
9 Converted Monies, other than \$75,000 collected on the Polymer Technology Systems, Inc.
10 account currently held by Defendants' counsel Tesser, Ruttenberg & Grossman, to return to CVS.

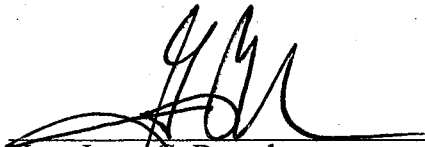
11 11. CVS never consented to Defendants' use of or conversion of the Converted
12 Monies and in filing its Complaint in this Action, CVS demanded that Defendants return all of the
13 Converted Monies, which Defendants failed to do.

14 12. Defendants' use of the Converted Monies for their own purposes and
15 refusal to repay, or account for, these sums prior to the filing of this Action was willful. In
16 committing the acts set forth above: 1) Defendants knew that the Converted Monies were not
17 theirs and belonged to CVS; 2) Defendants knew that CVS was unaware that they had converted
18 its monies; 3) Defendants knew their acts were wrongful; 4) Defendants used the Converted
19 Monies for their own purposes knowing they did not have the right to do so nor sufficient funds
20 to replace or reimburse the Converted Monies to CVS; 4) Defendants knowingly and intentionally
21 used the Converted Monies for their own purposes, and not for CVS' purposes, knowing these
22 monies belonged to CVS and with the specific knowledge and intent at the time of conversion
23 that they would need to try and replace the Converted Monies from collections made on behalf of
24 other Premier Financial Recoveries clients, which never occurred; 5) Defendants believed at the
25 time of the conversion that financial injury to CVS in the form of CVS' failure to receive the
26 Converted Monies was substantially certain to follow from their conduct as they did not have the
27 financial resources or other volume of collection business at the time of the conversion to try and
28

1 replace the Converted Monies; and 6) Defendants acted without any just cause or excuse in
2 converting CVS' funds.

3 13. As a direct and proximate result of the conversion set forth above in
4 Paragraphs 9-12, CVS suffered damages in the amount of \$915,944.80, which represents the
5 sums collected by Defendants on the CVS Accounts which were never paid over to CVS.

6
7 Dated: August 27, 2013

8 
9 Hon. Jesus C. Bernal
10 United States District Court
11 Central District of California
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Vendor Number	Vendor Name	Debit Balance
1728	MAYLONG GROUP LLC	\$1,241,059.32
5533	POLYMER TECH	\$1,170,405.24
5558	MIRALUS HEALTHCARE	\$ 717,113.79
3207	NEXT PROTEINS, INC.	\$ 612,977.21
1503	ZIPFIZZ CORPORATION	\$608,600.44
1556	PERFORMANCE LABS. INC.	\$438,127.40
1865	GUMRUNNERS, LLC	\$288,814.72
6960	K S G DISTRIBUTING INC	\$265,219.37
1273	LONG LIFE SERVICES, INC.	\$260,594.78
2314	CONCEPT LABORATORIES	\$ 240,884.99
9817	FORWARD FOODS, LLC	\$ 236,928.10
2258	NUTRITION 21 INC	\$ 236,492.72
3944	NUTRAMEDICS, INC.	\$225,543.85
8805	SONY PICTURES HOME ENTERTAINMENT	\$224,150.59
3938	PROMAX NUTRITION CORPORATION	\$215,464.14
4500	GENISOY FOOD COMPANY INC	\$204,885.90
2053	INOVA BRANDS, INC.	\$204,396.25
4414	PHOTO THERAPEUTICS, INC.	\$162,579.76
3269	CPMC, LLC	\$ 158,585.85
9232	GOLDEN ROAD FOODS, LLC	\$130,532.20
1387	GOLD, INCORPORATED	\$ 123,870.64
0295	FCMA, LLC	\$123,441.79
J698	SALAMANDER GRAPHIX INC	\$ 108,223.48
0490	GAMMA PHARMACEUTICALS INC	\$99,456.50
8285	MEDIAPOWER, INC.	\$82,687.29
4274	GATEWAY COMMERCIAL FINANCE	\$ 81,755.34
5241	IDAHOAN FOODS LLC	\$76,118.10
6456	EMERSON RADIO CORP	\$76,001.60
8626	ZOO GAMES, INC	\$73,700.52
2515	REVELATIONS INC	\$70,419.93
1436	21ST CENTURY HEALTHCARE	\$ 69,137.45
6177	PRESTIGE CAPITAL CORP	\$84,190.40
7035	CYTODYNE LLC	\$63,748.63
9738	MARKETING RESULTS LTD	\$ 57,574.11
4700	HOGIL PHARMACEUTICAL CORPORATION	\$ 56,886.00
6646	BASE 4 GROUP INC	\$56,502.54
3410	FREEZE 24/7 INTERNATIONAL LLC	\$56,046.15
G283	H C W CO	\$53,797.61
4298	IMPULSE ONE LLC	\$53,391.71
4006	BORBA, INC.	\$51,129.74
4528	MCS INDUSTRIES INC	\$50,435.21
4958	HAKE HEAD LLC	\$50,373.00
8119	GLUCORELL INC. CVS.COM	\$48,402.40
6658	EXAERIS HOLDINGS, LTD.	\$46,983.15
7649	CELEBRITY PRODUCTS DIRECT INC	\$44,246.46
2846	TIME WARNER RETAIL SALES AND MKTG	\$43,351.98
H228	INLITEN LLC	\$41,620.65
4966	P S I HEALTH SOLUTIONS INC	\$38,748.38
K423	COCA-COLA U S A	\$37,780.97
0030	JOCO BRANDS LLC	\$37,740.48
0437	BARILLA AMERICA INC	\$37,060.63
5222	ARTEMIS WOMAN LLC	\$36,996.79
0495	MERCHANT FINANCIAL CORP	\$36,869.30
8153	HUISH DETERGENTS INC	\$35,800.27

EXHIBIT **A**

3508	AUDIOVOX ELECTRONICS CORPORATION	\$35,294.20
7627	GENOSIS, INC	\$35,200.50
5758	ZADRO PRODUCTS INC	\$34,649.02
9189	FLYING COLORS TOYS INC	\$33,985.26
7880	CIT GROUP COMMERCIAL SERVICES INC	\$33,784.81
2072	FLEMING & COMPANY	\$33,395.05
G844	GRANDALL DISTRIBUTING CO INC	\$33,228.51
5571	BRITISH WHOLESALE IMPORTS INC	\$ 32,579.32
0177	SPEAR PHARMACEUTICALS INC	\$31,674.37
7486	KAYSER-ROTH CORP	\$31,579.03
4996	GRAY & MILES LABORATORIES	\$30,473.11
4802	GENPAK -CARTHAGE	\$30,407.02
0806	BEAUTOLOGY BRANDS COMPANY	\$29,374.88
2487	NOSTALGIA PARTNERS	\$28,336.01
5617	ALADDIN PMI	\$28,117.22
G467	TICAL TRADING CO	\$27,822.88
G725	GATE CITY BEVERAGE	\$27,776.22
5119	ACME UNITED CORP	\$27,582.61
G744	SEVEN-UP BOTTLING CO -SF	\$27,239.42
2697	DR PEPPER / SEVEN UP	\$ 26,642.19
6912	LATE JULY ORGANIC SNACKS	\$26,173.59
0330	WORLDWISE, INC.	\$25,324.00
G472	GRACIOUS LIVING	\$25,092.90
6127	IDEAL PRODUCTS LLC	\$25,023.46
0845	LA DOVE, INC	\$24,240.62
4571	BOSTON TEA COMPANY LLC	\$24,056.16
2006	CE DE CANDY INC	\$23,888.63
7047	PAN AMERICAN GRAIN MFG CO INC	\$23,849.16
5886	BFSM, LLC	\$23,625.17
4151	COSMETIC DERMATOLOGY, INC.	\$22,914.20
7488	COBY ELECTRONIC CORPORATION	\$22,588.21
B207	CAROL FOR EVA GRAHAM INC	\$22,383.00
5674	TELEDEX INC	\$22,053.71
7363	NATURE'S CURE INC	\$21,955.63
4749	SUNSET HEALTH PRODUCTS INC	\$21,812.39
9717	ENZYMATIC THERAPY	\$21,763.12
9680	ALAGIO CORP	\$21,671.13
8990	MEDTECH PRODUCTS INC	\$21,000.81
5179	SPLINTEK PP INC	\$20,424.81
J647	COORS WEST	\$20,000.00
G178	MODEL IMPERIAL FINE FRAGRANCES	\$19,544.92
5106	KNOX	\$18,792.50
6984	NEWHALL LABS	\$ 18,776.85
K588	HOLY COW PRODUCTS	\$18,748.23
8750	L T A INTL	\$18,522.43
8261	ITO EN	\$18,131.86
0305	D&E PHARMACEUTICALS, INC. CVS.COM	\$17,982.85
5011	COCOA PETE'S LLC	\$17,658.00
C719	CALIFORNIA COKE COLA BOTTLING CO	\$17,620.55
8010	KOZLOWSKI FARMS	\$17,045.09
7753	D M S HOLDINGS	\$16,970.09
9510	INTEX RECREATION CORPORATION	\$16,869.75
4831	SENECA FOODS CORP	\$16,651.31
7051	VITA SPECIALTY FOODS	\$16,202.25
1873	ADDED EXTRAS	\$16,172.47

3311	OUTSIDE LABS, INC.	\$16,118.61
A984	JAY JEWELRY	\$16,113.60
6253	GOLDEN BEACH INC	\$15,854.72
5714	HEALTHPOINT	\$15,798.96
5289	HEALTHY FOOD BRANDS	\$15,701.11
7488	D C AMERICA	\$15,455.99
5697	TUPMAN THURLOW CO INC, THE	\$15,298.34
1370	BISSELL HOMECARE, INC	\$14,952.42
7345	CONTOUR PAK	\$14,793.41
3442	QUALIS GROUP LLC	\$14,339.63
2V54	TURNER, MICHAEL	\$14,325.28
2405	KISS MY FACE CORP	\$13,972.13
4R32	CASEY, KELLY L	\$13,820.51
8869	DEL LABORATORIES INC	\$13,585.00
7205	ORGANIC BATH CO, THE	\$13,578.57
8948	MARIANI PACKING CO INC	\$13,522.82
4987	MILSEK FURNITURE POLISH INC	\$13,136.24
0993	CIT GROUP/ COMMERCIAL SERVICES, THE	\$12,820.11
H563	CONCORD CONFECTIONS INC	\$12,704.79
8624	AMERICAN FLEECE ASSOCIATES INC	\$12,617.26
9768	LSQ FUNDING GROUP, L.C.	\$12,595.07
8454	LIFE WEAR TECHNOLOGIES INC	\$12,284.15
1716	THOMSON INC	\$12,197.87
E809	DPSU BOTTLING COMPANY (DEX)	\$12,197.68
3330	COLD-FX PHARMACEUTICALS (USA) INC.	\$12,113.36
7653	EPICUREAN INTL INC	\$11,954.45
6275	ARCH CHEMICALS INC	\$11,896.75
6083	HAND KREATION	\$11,805.80
7288	MEDICO LABS INC	\$11,741.51
4949	SAFIERS INC	\$11,707.00
1002	DISCUS DENTAL, INC. .COM	\$11,408.21
1117	NATIONAL MUSIC RACK, INC.	\$11,379.54
5757	CENTURY FOODS	\$ 11,254.00
7202	M S H DISTRIBUTION	\$11,139.62
7732	LSQ FUNDING GROUP	\$11,073.34
0299	BUSH BROTHERS & COMPANY	\$11,015.93
3949	PAPYRUS	\$11,000.00
F110	DOO KAN INC	\$10,776.97
R049	SANOFI PASTEUR, INC	\$10,540.22
5743	GUITTARD CHOCOLATE CO	\$10,456.70
1512	PERRAULT & ASSOCIATES	\$10,365.96
8837	NOAH'S NATURALS	\$10,237.01
5717	PRIME HEALTH DIETARY SUPPLEMENT INC	\$10,183.22
5178	SOLAR COSMETIC LABS INC	\$10,153.17
8988	1928 JEWELRY CO	\$10,148.33
4358	CRYOPAK INDUSTRIES	\$10,141.60
7159	GRACIOUS LIVING DIVISION	\$10,056.08
5259	ENDANGERED SPECIES CHOCOLATE	\$10,037.29
5861	VORNADO AIR	\$10,034.47
3379	MOORE UNIQUE SKIN CARE	\$ 9,996.08
7503	KANE INDUSTRIES CORP	\$9,945.08
5165	ACTIVE NUTRITION	\$9,938.70
6844	NUPAK LLC	\$9,875.12

8731	BAUMER FOODS INC	\$9,370.94
K146	INNOVATIVE CANDY CONCEPTS	\$9,238.50
J762	AMERISOURCE BERGEN -JV	\$9,158.18
1832	NUMARK LABORATORIES INC	\$ 9,107.77
K135	QUALITY FRAGRANCE GROUP	\$8,718.77
9228	SUNSWEET GROWERS	\$8,611.75
5712	BOTANICAL LABORATORIES	\$8,548.80
3373	NOAH'S NATURALS LLC	\$8,250.14
4950	ALL-TEMP CORP	\$8,138.49
6957	OBESITY RESEARCH INSTITUTE, LLC	\$8,112.71
3174	METHOD PRODUCTS INC.	\$8,109.00
5246	DISTINCTIVE BRANDS INC	\$7,999.63
4303	JOLT COMPANY, INC THE	\$ 7,965.00
6884	ACT GLOBAL TRADING INC	\$7,702.25
0157	CANDY RIFIC LLC	\$7,699.90
4292	WORKMAN PUBLISHING	\$7,655.51
G483	SEYFERT FOODS INC - FORT WAYNE	\$7,613.28
2886	AMERIPLUS, INC.	\$7,576.09
7982	WALKER MARKETING INC	\$7,490.34
8093	ODWALLA	\$7,394.10
6006	INTERACTIVE COMMUNICATIONS INTL	\$7,375.25
4911	MALT-O-MEAL COMPANY	\$7,348.47
4771	SER VAAS LABS INC	\$7,290.44
5488	CAREX HEALTH BRANDS -OTC	\$7,273.87
8296	BOOM LLC	\$7,263.22
7240	REYNOLDS CONSUMER PRODUCTS	\$ 7,194.40
C416	SOUTHERN WINE & SPIRITS OF LAKE LAND FL	\$7,029.84
8886	GEORGIA-PACIFIC CORP	\$6,982.36
4136	JAPONESQUE, INC.	\$ 6,903.36
18E6	HENRY SCHEIN INC	\$6,892.59
1866	WESTMINSTER PET PRODUCTS	\$ 6,771.56
K866	PEPSI-COLA CO -HI	\$6,758.83
7292	PERFECTA PRODUCTS INC	\$6,725.98
7574	CONNORS BRUNSWICK INC	\$6,704.84
3380	BLOOM NORTH AMERICA LLC	\$ 6,637.62
4893	CRISTOPHE-LEVYN LLC	\$6,551.21
A846	CURRENT NEWS (BOOKS) COMPANY	\$6,436.85
B866	INTRASTATE (DEX)	\$6,402.29
1Y24	ZBYZENSKI, JOSEPH S	\$6,332.00
L056	DANECRAFT INC	\$6,290.76
5356	AMITY/ROLFS	\$6,284.22
K324	FLORA CONSUMER PRODS LLC, CHARLES	\$6,202.09
7529	CONSOLIDATED BISCUIT CO	\$6,053.78
271L	SAVINGS CARD, THE	\$5,880.00
0255	PREMIER NUTRITION, INC.	\$5,791.41
2856	PURONYX INC	\$5,650.20
5420	BEAUMONT PRODUCTS INC	\$5,643.92
4375	BODY MINT USA LLC	\$5,636.07
3562	HPI INTERNATIONAL INC.	\$5,559.83
K196	FOUR SEASONS GENERAL MERCHANDISE	\$5,548.21
0248	EAREST, INC	\$5,505.15
1501	SUNWISE SWIMWEAR INC	\$5,395.93

8431	PERSONAL OPTICS	\$5,358.60
G706	PACIFIC PATHWAY	\$5,330.91
7953	BAXTER HEALTHCARE CORP	\$5,286.96
2817	HASMAN INC.	\$5,245.20
5482	LANGER JUICE CO INC	\$5,223.42
K893	HOLMES GROUP, THE	\$5,116.00
060U	VERNALIS PHARMACEUTICALS, INC	\$5,051.20
8892	COLONIAL DAMES CO LTD	\$5,032.30
4845	SUNSHINE MILLS INC	\$5,032.00
2062	TAISHO PHARMACEUTICALS	\$ 4,933.31
5386	SCOTT'S LIQUID GOLD INC	\$4,898.06
3732	LOG HOUSE	\$4,894.88
1A33	NMHG FINANCIAL SERVICES	\$4,887.00
1141	GEORGIA NUT COMPANY, INC.	\$4,875.00
8808	DICKINSON BRANDS	\$4,810.88
J848	MASTERFOODS U S A INC	\$4,798.79
8903	JASON NATURAL PRODUCTS INC***	\$4,772.57
K557	SPIC & SPAN CO, THE	\$4,746.73
J634	ANDERSON NEWS LLC -HAWAII	\$4,730.44
3856	TREE OF LIFE, INC D/B/A	\$ 4,714.75
K796	IVAX PHARMACEUTICALS	\$4,686.84
3115	HELLO IMPORTS, LLC CVS.COM	\$ 4,597.56
3701	B-FRESH	\$ 4,595.73
K001	SINCLAIR & VALENTINE	\$4,514.04
1507	D & D HEALTH	\$4,496.24
4248	ADVANCED INSTITUTE OF SKIN CARE	\$4,478.40
8134	OMEGA DISTRIBUTING	\$4,457.20
5252	GN US INC	\$4,425.94
49K3	CUMMINGS MEDICAL SERVICE, INC.	\$4,389.49
5039	R P I GROUP, THE	\$4,379.62
8009	PROTIVIT/CREATIVE OPTIONS	\$4,285.88
3282	SECCO TECHNOLOGIES LLC	\$4,197.34
K657	TEXAS INSTRUMENTS	\$4,189.42
K097	SOUTHERN WINE & SPIRITS SPRKS- NV	\$4,109.88
4784	DESIGN INTERNATIONAL GROUP	\$4,015.01
3220	SCHWAN'S CONSUMER BRANDS NORTH AMERICA	\$4,000.00
4377	IMPLUS CORP/FIRST FACTORS CORP	\$3,956.04
5777	NATURADE INC	\$3,937.66
2168	CIT GROUP/COMMERCIAL SERVICES, THE	\$3,931.04
9026	MAUNA LOA MACADAMIA NUT CORP***	\$3,880.15
3388	LEAP YEAR PUBLISHING	\$3,860.00
K566	GOLD RIVER MILLS LLC	\$3,800.00
K041	QUIGLEY CORP, THE	\$3,769.00
8883	BORGES U S A INC	\$3,734.77
5568	ULTRA-OPTIX INC	\$3,641.22
9668	DELICIOUS BRANDS LLC	\$3,553.15
5342	PREFERRED PLUSH	\$3,545.84
F081	CUSTOM CO, THE	\$3,518.59
5434	A T CROSS COMPANY	\$3,479.40
4800	HILLSIDE CANDY	\$3,458.49
0179	VERLA INTERNATIONAL, LTD	\$ 3,450.00
H390	CRYSTAL FARMS RDC	\$3,417.56
4194	BRISTOL MYERS/WESTWOOD PHARMACEUTICALS	\$3,329.72

2214	CHANGING PARADIGMS	\$3,319.43
4748	DELTA CARBONAL P	\$3,283.72
7810	CONCORD KEYSTONE SALES CORP	\$3,241.79
2108	E.T. PERFUMES INC	\$3,194.77
7957	HURRS INTL INC	\$3,177.69
H204	IMPERIAL TOY CORP	\$3,153.23
6755	CYTOSPORT INC	\$3,107.00
201M	BUNKY LINES INC	\$3,094.80
7822	WELLS FARGO TRADE CAPITAL, LLC	\$3,054.33
9384	OTC SUPER BRANDS, INC	\$3,049.95
G302	HALFON CANDY CO	\$3,000.00
J494	L & R DISTRIBUTORS INC	\$2,967.00
5285	SEASIDE FARMS	\$2,947.92
8718	DELSTAR SECURITY & WIRELESS COMMUN	\$2,926.23
7146	XCELL INTERNATIONAL CORP	\$2,886.50
0735	CANDY TECH LLC	\$2,869.98
0818	GRABBER, INC	\$ 2,868.04
F133	CORPORATE SERVICES INTL INC	\$2,851.74
E013	SAND DOLLAR DISTRIBUTORS INC	\$2,830.89
5053	WARP BROTHERS	\$2,778.61
5869	LIBERTY MEDICAL	\$2,767.15
4152	OC ENERGY DRINK INC.	\$2,758.95
6241	MILK PRODUCTS LP	\$2,733.25
K085	ALLEN CANNING CO INC	\$2,714.96
1600	DR. THOMPSON'S COLD WAR	\$ 2,710.26
1881	BG PRODUCTS, LLC	\$2,649.89
2687	BRITANNE CORPORATION CVS.COM	\$ 2,594.96
E008	ROYCE MEDICAL COMPAN	\$2,586.55
4857	GERBER CHILDREN'SWEAR, INC	\$ 2,506.82
4814	WARNER CANDY CO	\$2,499.87
6514	BRUCE FOODS CORP	\$2,492.37
G186	ACME LINEN CO INC	\$2,481.52
7000	MILTON'S BAKING CO	\$2,464.13
5236	LOEW-CORNELL	\$2,459.73
4775	O P I PRODUCTS INC	\$2,449.18
2119	BIOHEALTH TECHNOLOGIES	\$2,420.39
7442	HYLAND'S INC	\$2,403.89
4717	INTERNATIONAL PAPER	\$2,370.63
G947	FIGI	\$2,356.65
7408	RIVER VALLEY FOODS	\$2,347.25
4852	PURELINE ORALCARE, INC.	\$ 2,330.50
K204	DIAMOND OF CALIFORNIA	\$2,328.00
4471	DRINKS THAT WORK, INC.	\$ 2,323.68
6010	TOP FLIGHT, INC.	\$2,303.05
8794	UNIVERSAL RETAIL PRODUCTS	\$2,294.41
F852	HAWAIIAN ISLAND SALES	\$2,293.83
5707	MISTY MATE, INC	\$2,210.82
3809	TPR HOLDINGS LLC	\$2,200.27
1444	KCRP LLC	\$2,167.00
9036	SUPERIOR NUT CO INC	\$2,163.74
5290	DA VINCI PHARMACEUTICALS LLC	\$2,158.67
3861	ROMAN MEAL COMPANY	\$2,149.73
9099	C C D A WATERS LLC	\$2,141.38
4764	IN DEMAND MARKETING LLC	\$2,138.58

4981	SUNSATON INC	\$2,127.84
H063	BIG SHOT DISTRIBUTORS INC	\$2,080.95
K716	G E LIGHTING	\$2,060.94
G343	COCA COLA BOTTLING CO MACOMB	\$2,052.80
8035	BEE INTL	\$2,036.94
201D	BONITAS INTERNATIONAL	\$2,031.35
F856	B & B ISLAND DISTRIBUTING	\$2,020.00
5579	AUTHENTIC SPECIALTY FOODS INC	\$2,018.55
0589	ASCENDIA BRANDS	\$2,018.35
7242	HOSODA BROS INC -GARDENA	\$2,017.12
G063	LEHRHOFF SALES INC, AL	\$2,012.77
6803	MOM 'N POP	\$1,989.22
9212	HOSODA BROS INC -LV	\$1,936.84
6650	REDIFORM INC	\$1,898.14
G449	BERWICK OFFRAY HONG KONG LTD	\$1,893.57
4253	GOLD INC	\$1,863.87
8064	PROFOUND COSMETICS CORP	\$1,842.65
K182	L'OREAL CONSUMER PRODUCTS DIV	\$1,826.81
8235	KIDCO	\$1,801.45
F848	AHI PAKA	\$1,774.11
0494	COTTON BUDS INC	\$1,760.34
5033	JEAN PIERRE INC	\$1,733.03
2245	STONE BRIDGE PHARMA, LLC	\$1,709.55
6993	ATLANTIC INC	\$1,707.96
6202	CHELSEA MILLING COMPANY	\$1,692.04
K360	ALAN JAMES GROUP	\$1,630.76
H892	BIRMINGHAM BEVERAGE (NON-ALCOHOL)	\$1,586.93
6116	EQUITY MARKETING	\$1,584.48
E150	SANTA RITA BOTTLING (DEX)	\$1,575.64
7534	GOODY PRODUCTS INC	\$1,571.36
8012	INTER PACIFIC CORP	\$1,564.46
7413	M & M GLOBAL BRANDS	\$1,558.04
8403	CONAGRA FUNCTIONAL FOODS INC	\$ 1,515.12
8826	NEW AGE ELECTRONICS INC	\$1,511.85
6240	ALLSTATE CAN CORP	\$1,500.00
A888	HEADLINERZ INC	\$1,469.66
6593	SEE'S CANDIES INC.	\$1,459.47
1539	BIORX LABS	\$1,448.53
0525	HIGH PERFORMANCE FITNESS, INC.	\$1,442.75
5095	HULCO SALES CORP	\$1,439.62
13Y1	AUTO DOORS OF GEORGIA	\$1,425.00
8123	LEGGETT & PLATT INC	\$1,414.26
K884	CHRISTMAS LIGHT CO, THE	\$1,393.02
6054	SPRING AGAIN LLC	\$1,381.83
6970	BRAIN STORM PRODUCTS LLC	\$1,379.82
9690	ENLITEN	\$1,375.11
H233	FUNRISE TOY CORP	\$1,375.00
6074	TYRELL INC	\$1,373.36
5724	OAKHURST	\$ 1,367.55
0481	HBA MANUFACTURING, LLC	\$1,360.00
8828	BENSON OVERSEAS INC	\$1,342.58
091R	NADEL ARCHITECTS, INC	\$1,334.44
H639	CREST BEVERAGE CO (ABS) ALCOHOL	\$1,286.56
A946	ECLECTIC INSTITUTE INC	\$1,284.20
6135	RUSSELL & MILLER INC	\$1,194.48

9807	TYPHOON MEDIA CORPORATION	\$1,193.51
5196	SUEISMIEL	\$1,184.83
4162	GOLDEN CAPITAL DISTRIBUTOR	\$1,163.80
6320	LAZZARONI U S A CORP	\$1,153.68
F371	E F C OF HAWAII INC	\$1,139.07
5012	ROSENTHAL & ROSENTHAL	\$ 1,121.83
H751	GALAXY DISTRIBUTORS	\$1,075.20
3099	CHUPA CHUPS USA	\$1,050.00
5111	KENT H LANDSBER- INSIDE SALES	\$1,049.50
8908	SOUTHERN WINE & SPIRITS OF CA	\$1,036.00
9279	GALLANT GREETINGS CORP	\$1,034.70
J974	OLD WORLD INDUSTRIES INC	\$1,000.00
3643	X-DIGITAL MEDIA INC.	\$993.72
7113	AMERICA ACTION INC	\$981.23
J958	N S J MAUI DISTRIBUTING INC	\$967.50
9082	HAWAIIAN HOST CHOCOLATES -CA	\$949.83
K775	OMNI GLOW LLC	\$941.53
J915	KASHI SALES LLC	\$934.68
G692	GUSTO DISTRIBUTING	\$920.88
8858	SCREENLIFE LLC	\$916.92
8774	M V P GROUP INTL INC	\$907.87
J822	J M S LABS LIMITED	\$900.00
2881	DESIGN KNOWHOW LLC	\$889.51
G810	VIVITAR CORP	\$880.00
0958	SELECT SNACKS, INC	\$856.80
F154	ALLIED SUPERSTARS INC	\$851.48
H481	PENTAX U S A INC -PASADENA	\$843.22
8853	GSSI	\$840.00
I234	USA TODAY-FRANKLIN TN	\$834.97
1565	CROWLEY FOODS INC	\$824.41
2317	LUCKY BINGO PRODUCTS	\$801.05
6336	AVIV JUDAICA IMPORTS	\$800.00
7142	PLAYTEX PRODUCTS	\$789.32
2381	HIGH SPEED VIDEO INC.	\$785.32
D202	NIELSEN MARKET DECISIONS	\$771.54
3825	TOMETI, ADEKUNLE	\$741.65
K221	ROBERT ENTERPRISES INC	\$734.01
6812	MARLEX PHARMACEUTICALS INC	\$728.02
0276	SENTRY INDUSTRIES, INC	\$724.02
7676	MASTER PIECES PUZZLE CO INC	\$700.00
G952	FISK INDUSTRIES INC	\$700.00
2741	DISCOVERY DINING	\$638.00
5086	PRI-MED	\$625.00
A159	JOHNSON BROTHERS OF HONO	\$624.10
J783	C & H SUGAR CO INC	\$623.70
6747	KERNS BEVERAGE LLC	\$618.77
A763	INVACARE SUPPLY GROUP	\$611.98
6262	N T A ENTERPRISE INC	\$608.51
K807	ORAHEALTH USA INC	\$606.28
H198	GUND INC	\$605.27
7034	DESERET LABORATORIES INC	\$600.00
8719	AWESOME PRODUCTS INC	\$600.00
H055	NABISCO BISCUIT COMPANY	\$597.47
1857	DOANE PET CARE	\$588.24
7184	AMERICAN DIRECT INC	\$587.90

K824	QUALITY KING DISTRIBUTORS INC	\$588.51
G634	ACT GLOBAL TRADING INC (IMPORT)	\$558.00
9216	KIRKLAND RANCH WINERY	\$567.50
272C	DROS ENTRY SYSTEM	\$550.00
7095	HAIER AMERICA TRADING LLC	\$546.96
7211	C T I INDUSTRIES CORP	\$543.16
J823	HARVEST MOON FOODS	\$525.42
5529	AMERICAN AIR FILTER	\$522.80
273D	GENERAL IMAGING COMPANY	\$520.00
6170	OPTIO HEALTH PRODUCTS INC	\$512.50
H413	ISRAEL GIFTWARE DESIGNS	\$507.93
1760	BLUE CROSS BEAUTY PROD	\$502.97
J777	HIGH INTENCITY CORP	\$497.50
0967	BSW INTERNATIONAL	\$480.00
K125	BERNARD COSMETICS INC, HENRI	\$489.94
9163	AMERICAN PROMOTIONAL EVENTS -NW	\$487.03
K506	HAMBLY STUDIOS	\$451.58
8832	BRABANTIA USA INC	\$450.00
2732	EVER-GREEN SEASONS LLC	\$447.65
1X34	DEFRANCISCO & SONS LLC	\$446.25
G315	ELEGANT PROFESSIONAL STYLING TLS	\$420.54
J794	S & G DISTRIBUTORS INC	\$419.18
1843	SYMBOL TECHNOLOGIES	\$418.04
K252	BIRTHDAY BOOK CO, THE	\$412.85
210B	CELIKATES, AXEL	\$408.71
5069	SHINE ON PUBLICATIONS INC	\$404.51
6194	CREATIVE DESIGNS INT'L LTD	\$401.52
G393	WORLD WIDE DISTRIBUTING -SF	\$397.00
H257	EYEBROWZ DESIGNS INC	\$394.74
8121	STYLEMARK, INC	\$390.41
6256	M B R INDUSTRIES INC	\$363.38
8684	CRESTMARK BANK FBO ULTRA PET COMPANY, INC	\$358.57
J496	MT AUKUM WINERY INC	\$348.96
1161	PAW PRINTS GROUP INC.	\$340.84
6265	HEUCK CO, M E	\$338.96
8051	COLUMBIA DIST -SEATTLE	\$334.44
E293	NEVADA BEVERAGE COMPANY	\$332.35
K414	A W R SPORTS LLC***	\$329.95
9217	MERCADO LATINO INC	\$326.43
F260	BESS PRESS	\$318.58
7889	S A S GROUP INC	\$304.09
2436	ANNIN & COMPANY	\$300.00
8021	TECH COLOR GRAPHICS INC	\$300.00
J979	SEVENTH GENERATION INC	\$300.00
K783	SHARP ELECTRONICS CORP	\$300.00
K976	CADACO	\$300.00
G485	SHAWNEE QUALITY SNACKS	\$284.07
H247	COMSTOCK WINE & SPIRITS	\$278.00
6362	BEADWEAR, INC	\$277.10
G407	FOUR STAR GROUP	\$275.00
2H50	VESDIA CORP	\$270.38
062J	CORPKIT LEGAL SUPPLIES	\$267.25
7972	VOORTMAN COOKIES	\$264.18
2715	NEXTAR INC	\$258.00

6079	AMPAC HOLDINGS LLC	\$250.00
8085	HOFFMASTER/FONDA BRANDS/	\$248.35
4093	NIADYNE, INC.	\$240.00
271D	VERIZON SELECT SERVICES INC	\$237.50
K456	BRISTOL BREWING CO	\$230.50
B866	BENCHMARK DISTRIBUTING	\$224.00
G475	BELCAM INC	\$217.66
0664	BLN CAPITAL FUNDING LLC	\$214.81
4034	CARSON PRODUCTS CO	\$212.41
5001	FOR LIFE PRODUCTS INC	\$209.60
7217	SANTA'S BEST	\$208.88
8724	ADVANTAGE SALES & MARKETING	\$207.63
K253	KURT'S SPORTS DIST	\$207.39
H115	K C & CO/L'ILLUSION 1	\$202.00
6988	GOLD VIOLIN	\$195.36
A413	ESKIMO PIE FROZEN DISTRIBUTION INC	\$189.48
2720	HAWAIIAN EXPRESS SERVICE INC	\$188.96
9089	INTERNATIONAL WHOLESALE SUPPLY	\$185.00
0D17	CUMBERLAND TRUCK EQUIPMENT	\$181.36
3814	LUSTER PRODUCTS COMPANY	\$181.20
E614	VALLEY DISTRIBUTORS INC	\$178.85
6286	SOY BASICS LLC	\$176.71
8838	SPECK PRODUCTS	\$167.18
5026	BAY ISLAND INC.	\$163.76
G062	MOHAWK MARKETING CORP	\$162.56
4848	PAPPAS & CO INC, CLEMENT	\$161.21
9271	SENARIO LLC	\$160.22
1818	EASTERN INDUSTRIES	\$158.47
F465	ELITE INNOVATIONS	\$157.20
4536	EMRAD CREATIONS, INC.	\$155.50
1085	MALIBU TOYS INC	\$153.55
8740	ILLUSIONS INTERNATIONAL INC	\$153.16
1491	SYROCO	\$152.99
0619	EMERALD INNOVATIONS	\$150.00
5535	M W POLAR FOODS	\$150.00
7071	VALOR BRANDS LLC	\$150.00
7377	GREENBRIER/SCENTEX	\$150.00
K771	LEGO SYSTEMS INC	\$150.00
9273	BESCO ASSOCIATES	\$146.40
7922	KNIGHT DISTRIBUTING CO	\$145.75
1322	M&R DIS & FIRST STATE BANK OF ELDORADO	\$139.81
K683	NAIL TEK	\$125.82
2686	INTERDESIGN	\$124.88
K547	HARRIS SALES CO	\$121.28
J931	IN ZONE BRANDS INC	\$119.46
6276	SAN JOAQUIN VALLEY FARMS INC	\$118.79
J675	N C AUTO PARTS LLC	\$110.91
7246	U S PLAYING CARD CO, THE	\$109.44
6869	LE BLEU CORPORATION	\$107.82
K250	LI DESTRI FOODS INC	\$104.24
7081	BELKIN INC	\$103.18
6292	J L M FORMATION INC	\$101.45
6961	SUTTON & SONS INC, A D	\$101.42
P851	PHILADELPHIA NEWSPAPER INC	\$90.80

7777	X CONCEPTS	\$68.29
8201	SEVYLOR INC	\$66.85
5721	S B C FIREMASTER LTD	\$61.44
7937	TRAVELERS CLUB LUGGAGE INC	\$53.30
6244	TETLEY USA INC	\$36.20
2475	PARIS BUSINESS PRODUCTS INC	\$16.35
0774	BERGEN RX BRUNSWIG RETAIL - PROCARE	\$2.31
		\$12,835,005.42

From: Peter Ryan Chief Financial Officer <CaliforniaCEO1@aol.com>
Sent: Wednesday, June 17, 2009 12:19 PM
To: Shepherd, Randall J. <Randall.Shepherd@CVSCaremark.com>
Cc: Lucia, David W. <David.Lucia@CVSCaremark.com>; Keneally, Rita M. <RMKeneally@cvs.com>
Subject: Getting underway
Attach: Clear Day.jpg

X

Member: NRF: National Retail Federation
Member: IRF: International Retail Federation
Member: NACM: National Association of Credit Management
Member: IACC: International Association of Commercial Collectors
Member: Retail Council of Canada
Member: IAPP: International Accounts Payable Professionals

PREMIER IS NOW A TOPCO/TOPSOURCE VENDOR PROVIDER

X

June 17, 2009

Attn: Mr. Randy Shepherd
CVS

RE: GETTING UNDERWAY: VENDOR DEBIT BALANCE COLLECTIONS

Dear Randy,

I first want to thank you again for your time, courtesy and professionalism when we spoke yesterday.

I very much appreciated the opportunity to speak with you and am very pleased we had such a productive personable chat (as well as a few laughs along the way). That makes for a great and highly successful working relationship!

I came away from our conversation even more confident about Premier's ability to readily, expeditiously, successfully and cost-effectively provide CVS/Longs with vendor debit balance collection services that will be truly advantageous and of invaluable benefit to you....recovering/recapturing the company moneys due back to you from vendors no longer being deducted from.

I have no doubt you will find that Premier will address any/all of your specific company needs on each balance placed.

EXHIBIT

B

Premier Financial Recoveries will prove to be the invaluable resource our clients always rely upon, just as we have done for other major retailers over the past 35+ years.

Our goal: To recover at least 75-90% of your unresolved issues with remarkable and unprecedented cost-efficiency, as promised (it gets even better...please read on!)

In fact, 2008 marked the 35th consecutive year that Premier Financial Recoveries led the collection industry financial sector both nationwide and worldwide in three vital categories: our outstanding success ratio, our elite levels of client services that we provide and our unbeatable cost-efficiency.

Yes, Randy, there are numerous advantages to our assisting especially on disputed/aged balances. One of the most important and most significant of these benefits being, as we chatted about: Vendors will immediately realize their debit balance is NOT going to be written off and forgotten with the passing of time.

A vendor recognizing CVS considers the matter serious enough to retain Premier is an important step in our successfully interceding and expediently advocating for you in both a cost and time effective manner.

It is important to highlight some of the numerous advantages to CVS (and to other distinguished retailers across the globe) in choosing and utilizing the superior client services provided by Premier:

- 1) **OUR SUCCESS RATIOS:** Premier's unparalleled 75-90% success ratios WILL consistently yield a substantial positive fiscal impact for CVS, collecting moneys that would otherwise be lost;
- 2) **OUR CLIENT SERVICES:** There are never any additional fees for the client services Premier will tailor to meet your specific requirements, for example:
 - a) **REPORTS:** The reports we send to clients are always generated in the format they desire containing the information they require. I will email you a sample for your review.
 - b) **SKIP-TRACINGS—NO ADDITIONAL FEE:** We are great "Columbos"! If a vendor or company is still in business, we will locate and contact them on your behalf.

- • • • • ➤ 3) **OUR COST-EFFICIENCY:** With a fee of only 5% of what we help resolve/collect, Premier will afford CVS absolutely extraordinary cost-efficiency.

As we discussed, I would like to take the opportunity to extend even greater unsurpassed cost efficiency to CVS:

Upon placement of CVS debit balances (in addition to the Longs debit balances), Premier will decrease our fee to only 4%.

- • • ➤ 4) **TURN AROUND TIME ON BALANCES:** Yes, our caseload is always current, Randy. We receive balances today---we begin our successful recovery of our client's moneys today.

YES---you WILL have a report of our progress within 1 weeks placement of your debit balances.

- 5) **TIME SAVED FOR OUR CLIENTS:** Time is money (an old, yet accurate cliché?).

As we spoke about, all we need to begin recovering your debit balances are the names of the vendors, their

last contact info (address, telephone/fax numbers, email addresses etc...) and the amounts due.

A spreadsheet is often helpful as well; as we discussed, I will email you a copy of one of the Longs placements so you can see exactly what they would initially provide us.

Backup/support documentation will only be requested as needed, thereby saving your staff this valuable time and take the frustration of dealing with uncooperative vendors out of your hands.

- 6) **A WEALTH OF EXPERIENCE:** My *staff has resolved hundreds of thousands* of debit balances over the past 35 years. There is no company with more success or experience than Premier.

- 7) **ALL ACTIVITY= IS OVERSEEN BY THE CFO:** My commitment to my clients involves my personal contact at all times. As a past president of the Southern California chapter of the IAPP---the International Accounts Payable Professionals, I bring a unique perspective and vast level of experience working directly with vendors (35 years worth) to all of my clients.

Premier representing an equal number of retailers as we do manufacturers, distributors, wholesalers, organizations, etc is also advantageous in our working with the folks we will be speaking to and lends itself to our more successfully more quickly recovering your balances.

- 8) **MORE EXPERIENCED TEAM MANAGERS AND STAFF:** The majority of our staff has been with us at least 15-20 years. Each are personable team members who are highly skilled, highly experienced successful negotiators and professionals. They work exceptionally well with vendors.

- 9) **WE ARE NOT AN AUDITING GROUP AND NOT JUST A LETTER SERVICE:** At Premier, we are working directly with vendors/companies every day...always taking the time to listen, talking to people at length. Our hands-on and personal perspective always extended on behalf of our clients, lends itself to our having a more "localized" aspect to all of our successful assistance and renders us a far more effective solution than other companies and far more able to recapture your moneys.

The professional and personable manner in which we interact both with our clients as well as your vendors does lend itself to our more expeditious results and our consistently higher success ratio.

- 10) **OUR LONGEVITY:** "Happy 35 year anniversary" was January 2008!

And so, my Team Managers, Executive Staff and I are standing by *ready to continue to tailor our 35+ years of successful expertise and strategic solutions to meet your specific company needs*. We are prepared to immediately assist you and we look forward to getting started on any and all balances from 2004 forward--primary and secondary--national and international.

CVS will continuously realize the multitude of benefits that are the result of Premier's staff constantly working on its behalf, leaving your department more time to handle numerous other daily priorities.

Additionally, the extraordinary and unprecedented cost-efficiency I am proposing always provides an even stronger and more prosperous position for my client's Accounts Payable & Accounts Receivable departments.

In closing, I again very much appreciated the time we spent when we spoke and I am looking forward to hearing from you or Dave or Rita later this week and to receiving the information and to getting underway.

I remain certain you each will be exceedingly pleased by and consistently impressed with Premier's more thorough and more comprehensive services, the expedience with which we will always recover CVS's debit balance moneys and, again, our exceptional unsurpassed and unequalled industry-leading success ratios and incomparable cost-efficiency.

I, of course, am available at any time to address any further questions.

I look forward our getting started and to Premier Financial Recoveries being a profitable advocate on the behalf of CVS and a valuable member of your team.

With My Very Best Regards,

Peter T. Ryan
Chief Financial Officer

PREMIER FINANCIAL RECOVERIES

Phone: 310-581-4246 Fax: 310-452-4246

email: pryan@pfrecovery.com

cc: Dave Lucia

Rita Keneally

**DELIVERING WINNING MORE COST EFFECTIVE STRATEGIES
TO DISTINGUISHED RETAILERS WORLDWIDE SINCE 1973**